

EXHIBIT H

ORLANS | MORAN

ORLANS | MORAN
PO Box 962169
Boston, Massachusetts 02196
P 617-502-4100 F 617-502-4101

IF YOU ARE CURRENTLY IN BANKRUPTCY OR HAVE RECEIVED A DISCHARGE IN BANKRUPTCY AS TO THIS OBLIGATION, THIS COMMUNICATION IS INTENDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT IN VIOLATION OF THE AUTOMATIC STAY OR THE DISCHARGE INJUNCTION. IN SUCH CASE, PLEASE DISREGARD ANY PART OF THIS COMMUNICATION WHICH IS INCONSISTENT WITH THE FOREGOING.

OTHERWISE, THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

IF YOU ARE NOW ON ACTIVE MILITARY DUTY OR HAVE BEEN IN THE PRIOR NINE MONTHS, PLEASE CONTACT OUR OFFICE AS YOU MAY BE ENTITLED TO THE BENEFITS OF THE SERVICEMEMBERS' CIVIL RELIEF ACT.

April 18, 2012

Michele Perretta, Sr.
380 Pippin Orchard Road
Cranston, RI 02921

RE: American Residential Equities Lin, LCC vs. Michele Perretta, Sr. and Anna M. Perretta
Loan No. 0000222166 File No. 520.0155

NOTICE OF ACCELERATION OF MORTGAGE LOAN

Dear Michele Perretta, Sr.:

This office represents Marix Servicing, LLC, the servicer with respect to a promissory note ("Note") and the real estate mortgage ("Mortgage") originally granted by you to Zurich Mortgage Solutions, LLC which encumbers the above Real Property (collectively, the "Mortgage Loan" or "Loan"). According to the records of our client, the Mortgage Loan is in default. As a result, Marix Servicing, LLC has instructed our office to institute foreclosure proceedings on the Mortgage.

By this Notice, we are advising you that our client has accelerated the Mortgage Loan.

According to the records of our client, as of the date of this letter, the sum of \$1,505,208.46 is due on the Loan. Because interest, late charges, and other charges may continue to accrue from day to day, the amount due on the day you tender payment may be greater than the amount due today. If you wish to reinstate your account, obtain an updated payoff balance or have any questions concerning your account, please call our Loan Resolution Department at (617) 502-4100 and choose option 1.

Federal law gives you thirty days after your receipt of this notice to dispute the validity of the debt or any part of it. If you do not dispute the validity of the debt or any part of it within that period, we will assume that the debt is valid.

If you dispute the validity of the debt or any part of it and notify us in writing during the same thirty-day period, we will obtain and mail to you verification of the debt.

If the name of the current creditor is different from that of the original creditor, and you request in writing the name and address of your original creditor during the same thirty-day period, we will likewise obtain and mail that information to you.

Please be advised, however, that the law does not require us to wait until the end of the thirty-day period before instituting foreclosure proceedings. If, however, you request proof of the debt or the name and address of the original creditor within the thirty-day period that begins with your receipt of this letter, the law requires us to suspend our efforts (through litigation or otherwise) to collect the debt until we mail the requested information to you.

We recommend that you consult with an attorney who can advise you as to your rights and responsibilities in connection with this matter.

Orlans Moran PLLC

Ph. (617) 502-4100

Fax (617) 502-4101

CERTIFIED MAIL, RETURN RECEIPT REQUESTED



7190 0001 7860 0235 7396

FILE NUMBER: 520.0155

MICHELE PERRETTA, SR.
380 PIPPIN ORCHARD ROAD
CRANSTON, RI 02921